

**Information to identify the case:**

Debtor 1	<b>Candace Sneed</b>	Social Security number or ITIN	<b>xxx-xx-9582</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter	<b>7 4/30/20</b>
Case number:	<b>20-10299</b>		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Candace Sneed	
2. All other names used in the last 8 years		
3. Address	12455 S Perry Chicago, IL 60628	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Deborah Kanner Ebner P. O. BOX 929 GLENNVIEW, IL 60025	Contact phone (312) 9223838 Ext. 1 Email: dkebner@debnertrustee.com

For more information, see page 2 >

Debtor **Candace Sneed**

Case number **20-10299**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604</p>	<p>Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.</p> <p>Contact phone 1-866-222-8029</p> <p>Date: 5/1/20</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>June 9, 2020 at 02:30 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p>	<p>Location:</p> <p><b>Appear by Telephone. For instructions,, visit: <a href="http://www.justice.gov/ust-regions-r11/region-11-northern-district-illinois">www.justice.gov/ust-regions-r11/region-11-northern-district-illinois</a></b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline: 8/10/20</b></p> <p><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Candace Sneed  
DebtorCase No. 20-10299-JBS  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: tjernigan  
Form ID: 309APage 1 of 1  
Total Noticed: 19

Date Rcvd: May 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2020.

db +Candace Sneed, 12455 S Perry, Chicago, IL 60628-7320  
 28828018 +Bank of America, P O Box 982284, El Paso, TX 79998-2284  
 28828019 +Barnes Auto, 2125 N Cicero, Chicago, IL 60639-3309  
 28828024 +Department Store National/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 28828026 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 28828027 +Nmac, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366  
 28828028 PNC, Attn: Bankruptcy, PO Box 489909, Charlotte, NC 28269-5329  
 28828030 +The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cutlerfilings@gmail.com May 02 2020 02:03:43 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 tr +EDI: FDKEBNER May 02 2020 05:38:00 Deborah Kanner Ebner, P. O. BOX 929,  
 GLENVIEW, IL 60025-0929  
 28828016 +EDI: BECKLEE.COM May 02 2020 05:38:00 American Express, Att Bankruptcy, PO Box 3001,  
 Malvern, PA 19355-0701  
 28828017 +EDI: BANKAMER.COM May 02 2020 05:38:00 Bank of America, 4909 Savarese Circle,  
 Fl1-908-01-50, Tampa, FL 33634-2413  
 28828020 +EDI: CAPITALONE.COM May 02 2020 05:38:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 28828021 +EDI: CAPITALONE.COM May 02 2020 05:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 28828023 +EDI: CITICORP.COM May 02 2020 05:38:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept,  
 Po Box 790034, St Louis, MO 63179-0034  
 28828025 +EDI: DISCOVER.COM May 02 2020 05:38:00 Discover Financial, Attn: Bankruptcy,  
 Po Box 3025, New Albany, OH 43054-3025  
 28828022 EDI: JPMORGANCHASE May 02 2020 05:38:00 Chase Card Services, Attn: Bankruptcy,  
 Po Box 15298, Wilmington, DE 19850  
 28828029 +EDI: WTRNBANK.COM May 02 2020 05:38:00 Target, c/o Financial & Retail Svcs,  
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475  
 28828031 +EDI: WFFC.COM May 02 2020 05:38:00 Wells Fargo Bank NA, Mac F823f-02f, Po Box 10438,  
 Des Moines, IA 50306-0438

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Candace Sneed cutlerfilings@gmail.com,  
 r48280@notify.bestcase.com  
 Deborah Kanner Ebner dkebner@debnertrustee.com, dke@trustesolutions.net,  
 IL53@ecfcbis.com/webmaster@debnertrustee.com;lizd@deborahebnerlaw.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3